State Small Business Credit Initiative Loan Participation Application





Instructions: This application is designed to be completed electronically, then printed and signed. This application is not a commitment for funds, nor does it obligate the State of Delaware or any State agency to provide any form of financial assistance. **To be completed and submitted by lender.**

Lender Informat	tion:			
Lender Name:		Lender Cont	act:	
		L		
Lender ID#:				
Business Informa	ation:			
Business Name:		Business	Contact:	
Business Address:				
City, State, ZIP:				
NAICS Code:		Business Phone Number:		
Current Full-Time Emplo	yees:	Additional Full-Time Employees as a Result of Project:		
Number of Years in Busin	ness:			
Briefly describe the natu	re of the busines	s:		
Loan Request In	formation:			
<u> </u>	<u></u>			504 Debenture
Type of Loan:	Direct 🗖	Indirect 🗖	Line of Credit 🗖	
Total Project Cost:	\$			
Total Loan Amount:	\$	Total Equity Amour	t Contributed by Borrowe	er: \$
DEDA Participation Amo	ount: \$	DEDA Interest	Rate: % Lende	r Interest Rate:
DEDA Participation %		% Blended Rate	%	
Lender Interest Rate:	Fixed (☐ Adjustable ☐]	

Page 1 of 18 April 2023

Lender Amortization Term:	
DEDA Amortization Term:	
Business Annual Gross Revenues for the fiscal or calendar year prior to loan	
Business Net Income for the fiscal or calendar year prior to loan	
Climate Aligned Investment? (Refer to U.S. Treasury SSBCI Guidelines)	Yes □ No □
Energy or Climate-Impacted Community? (Refer to U.S. Treasury SSBCI Guidelines)	Yes □ No □
Did the Business Self-identify as a SEDI-Owned and controlled business?	Yes □ No □
Is the business currently in a CDFI investment area $\underline{\text{Map}}\text{Yes}\square\text{No}\square$	
In the future, will be located in a CDFI investment area Yes \Box No \Box	
Owned and Controlled by a borrower whose residences are in a CDFI investment area? Yes No	
Delaware Division of small business	DELPP BÉCI DE LOAN PARTICIPATION PROGRAM
Lender Maturity Date: DEDA Maturity Date:	
Lender Security Position:	
DEDA Security Position:	
,	
DEDA Security Position: Use of Funds	
,	
Use of Funds	
Use of Funds	

Secondary Purpose:

Page **2** of **18** April 2023

Total Cost		\$	
	doc roal actata purchase, what parcent		
ii use oi runus includ	des real estate purchase, what percent	age of the property will be owner occupied?	
Does this loan carry	a guarantee from any Federal Agency v	vith the exception of an SBA 504 Debenture? Y	es□ No□
Targeted Closing Da	te: <u>/ /</u>		
Lender's reason(s) fo	or utilizing the State Small Business Cre	dit Initiative Program:	
1			
2			
3			
Loan Guarantor(s):			
1			
2			
3			
4			
Delaw DIVISION OF SMALL	/are	DELPP SSBCI DE LOAN PARTICIPATION PROGRAM	
Collateral Info	mation:		
Collateral 1:			
Collateral Market Valu	ue: \$		
Existing Liens/UCCs:	1. Lien Holder Name:	Balance: _\$	
	2. Lien Holder Name:	Balance: \$	
	3. Lien Holder Name:	Balance: \$	
Lender Security Positi	on With Proposed Financing:	_	

Page **3** of **18** April 2023

DEDA Security Pos	ition With Proposed Financing:			
Collateral 2:				
Collateral Market	Value: \$			
Existing Liens/UCC	s: 1. Lien Holder Name:		Balance:	\$
	2. Lien Holder Name:		Balance:	\$
	3. Lien Holder Name:		Balance:	\$
Lender Security Po	sition With Proposed Financing:			
DEDA Security Pos	ition With Proposed Financing:			
Collateral 3:				_
	Value: \$			
Existing Liens/UCC	s: 1. Lien Holder Name:		Balance:	\$
	2. Lien Holder Name:		Balance:	\$
	3. Lien Holder Name:		Balance:	\$
Lender Security Po	sition With Proposed Financing:			
DEDA Security Pos	ition With Proposed Financing:			
DIVISION	elaware N of SMALL BUSINESS		SSBCI DE L	OELPP OAN PARTICIPATION PROGRAM
Financial Info	ormation:			
Business Assets:	\$	Business Liabilities:	\$	
Personal Assets:	\$	Personal Liabilities:	\$	
Total Assets:	\$	Total Liabilities:	\$	
Current Business D	Debt Service: \$	Business Debt Service wi	th Proposed	Financing: \$
Current Guarantor	r(s) Debt Service: \$	Guarantor(s) Debt Servic	e with Propo	osed Financing: \$

Page **4** of **18** April 2023

\$

\$ Total Debt Service with Proposed Financing:

Current Total Debt Service:





	in this application and in the exhibits or attachments submitted are true and
correct to the best knowledge of the applicant ar	ia undersigned.
Name (Please Print)	-
	1 1
Signature	Date





MATERIALS REQUIRED

Please note that the following exhibits must be attached to the application.

A.	Exhibits								
	□Attached	Exhibit 1:	Borrower use of proceeds and conflict of interest certification						
	□Attached	Exhibit 2:	Lender use of proceeds and conflict of interest certification						
	□Attached	Exhibit 3:	Sex Offender Lender/Borrower Certification						
	□Attached	Exhibit 4:	chibit 4: Borrower SEDI Certification						
	□Attached	Exhibit 5:	xhibit 5: SSBCI Primary Notarize Statement						
	□Attached	Exhibit 6:	Demographics - related data						
В.	Business Lic	ense and	Corporate Organizational Structure Chart						
		☐In Proc	ess Copy of the business license issued by the Division of Revenue of the						
	□Attached								
Delaware Department of Finance									
	□Attached	d □In Process Business' corporate organizational structure chart							
C.	Financial Inf	ormation	1						
	□Attached	□N/A	Three most recent years of financial statements including most recent year to date						
D.	Additional I	tems							
		Exhibit 3: Management & Ownership							
	□Attached	Exhibit 3:	Management & Ownership						
	□Attached □Attached		Management & Ownership Pated Lender Credit Memorandum						
E.		Exhibit: D	Pated Lender Credit Memorandum						
E.	□Attached	Exhibit: D	Pated Lender Credit Memorandum						
E.	☐Attached Items Due U	Exhibit: D	vated Lender Credit Memorandum uest						
E.	☐Attached Items Due U ☐Attached	Exhibit: D Jpon Requ □N/A	Pated Lender Credit Memorandum uest Three most recent years of tax returns Personal Financial Statement form (please save this form for possible future						
E.	☐Attached Items Due U ☐Attached	Exhibit: D Jpon Requ □N/A	Pated Lender Credit Memorandum uest Three most recent years of tax returns Personal Financial Statement form (please save this form for possible future						
E.	☐Attached Items Due U ☐Attached	Exhibit: D Jpon Requ □N/A	Pated Lender Credit Memorandum uest Three most recent years of tax returns Personal Financial Statement form (please save this form for possible future						
E.	☐Attached Items Due U ☐Attached	Exhibit: D Jpon Requ □N/A	Pated Lender Credit Memorandum uest Three most recent years of tax returns Personal Financial Statement form (please save this form for possible future						

DEDA Use Only

Page 6 of 18 April 2023

Use of Funds:	Certifications:	Le	Lender Risk Exposure: Title Search:		Compliance Check:					
Certificate of Good Standing:		UCC Filing:		Order Check:	Order Check: Holdin		ompany	Yes	or	No
Approved Terms										
Interest Rate:	Amount:			Monthly Paymen	t:		Blended	Int. Ra	ite: _	
Amortization:	Lien Position:		Closing D	Date:		Maturity	Date:			
Reviewed by:				Approved by	:					

Management & Ownership

Names	SS# or Tax ID#	% Ownership	Address

PERSONAL FINANCIAL STATEMENT

Only fill out this section if you have been asked to in advance or if you will be personally guaranteeing the loan Guarantor Date of Birth Guarantor Date of Birth Address: Address: Home Telephone Number: Home Telephone Number: **Business or Occupation:** Annual Income* **Business or Occupation:** Annual Income* Monthly Rent Payment (if applicable) Monthly Rent Payment (if applicable) List Contingent Liabilities: List Contingent Liabilities: Amount _ Type Amount Type Amount \$ Type Amount \$ Type *Notice: Income from alimony, child support or separate maintenance payments need not be revealed if you do not choose to rely on such income in applying for credit Have you ever filed bankruptcy? Yes No No Have you ever filed bankruptcy? Yes ☐ No ☐ Balance Sheet for Business (to be completed only if the applicant is a sole proprietor) As of Date: **Business Assets Balance Balance Business Liabilities** Cash in Banks Accounts Payable Accounts Receivable Short Term Notes Inventory CMLTD Land and Building (Net) Long Term Notes (Net of CMLTD) Machinery and Equipment Other Other Total Assets (TA) Total Liabilities (TL) Net Worth (TA – TL) Personal Assets (excluding your business) Personal Liabilities (excluding your business) Payment(s): Balance Mo. Payment(s) Cash on hand and in financial institutions Real Estate Mortgages Payable (see Schedule B) U.S. Government Securities (see Schedule A) Automobile Loans Credit Cards Listed Securities (see Schedule A) Unlisted Securities (see Schedule A) Personal Credit Lines Accounts, Notes and Mortgages Receivable Notes Payable to Others Real Estate Owned (see Schedule B) Unpaid Income Taxes Automobiles and Other Personal Property Other Unpaid Taxes and Interest Cash Value of Life Insurance (see Schedule C) Other Debts (please itemize): Retirement Accounts (IRA, 401-K, etc.) Other Assets (please itemize): Total Liabilities Net Worth Total Liabilities and Net Worth Total Assets **Schedule of Securities Owned** Schedule A No. of Shares/Face Value (Bonds) In Name(s) of Pledged (Y/N) Description Market Value Schedule B Schedule of Real Estate Owned Titled in Date Market Mortgage Mo Location Acquired Name(s) of Cost Value Lender Balance Payment(s) Schedule C Life Insurance CSV Loans Face Amount Issuing Company Policy Owner Cash Surrender Value **Authorization to Check Credit and Financial Status** The undersigned hereby authorizes DEDO and any bureau or agency employed by the DEDO to obtain credit reports and to make whatever credit inquiries it deems necessary, including but not limited to verifying and checking the undersigned's employment history and credit history, in connection with the undersigned's personal financial statement or in the course of review or collection of any credit extended or maintained in reliance of this personal financial statement. The undersigned authorizes and instructs any person or credit reporting agency to compile and furnish to DEDO any information it may have or obtain in response to the credit inquiries authorized herein. The undersigned certifies that this personal financial statement and all other information furnished now or in the future to DEDO is and shall be true and complete. Guarantor Date Guarantor Date Social Security No. Social Security No.





Exhibit 1

Borrower Use of Proceeds and Conflict of Interest Certification

Funds from the State Small Business Credit Initiative (SSBCI) may only be used for certain purposes and in circumstances where the applicable conflict of interest standards are satisfied.

Legal name of borrower \square or investee \square :	

The borrower or investee hereby certifies the following to the lender or investor:

- 1. The loan or investment proceeds will be used solely for a business purpose. A business purpose includes, but is not limited to, start-up costs; working capital; franchise fees; and acquisition of equipment, inventory, or services used in the production, manufacturing, or delivery of a business's goods or services, or in the purchase, construction, renovation, or tenant improvements of an eligible place of business that is not for passive real estate investment purposes. SSBCI funds may be used to purchase any tangible or intangible assets except goodwill. The term "business purpose" excludes acquiring or holding passive investments in real estate; the purchase of securities except as permitted in certification 2.d below; and lobbying activities (as defined in Section 3(7) of the Lobbying Disclosure Act of 1995, P.L. 104-65, as amended (2 U.S.C. § 1602(7)).
- 2. The loan or investment proceeds will not be used to:
 - a. repay delinquent federal or jurisdiction income taxes unless the borrower or investee has a payment plan in place with the relevant taxing authority;
 - b. repay taxes held in trust or escrow (e.g., payroll or sales taxes);
 - c. reimburse funds owed to any owner, including any equity investment or investment of capital for the business's continuance; or
 - d. purchase any portion of the ownership interest of any owner of the business, except for the purchase of an interest in an employee stock ownership plan qualifying under section 401 of Internal Revenue Code, worker cooperative, or related vehicle, provided that the transaction results in the employee stock ownership plan or other employee-owned entity holding a majority interest (on a fully diluted basis) in the business.
- 3. The borrower or investee is not:
 - a. a business engaged in speculative activities that profit from fluctuations in price, such as wildcatting for oil and dealing in commodities futures, unless those activities are incidental to the regular activities of the business and part of a legitimate risk management strategy to guard against price fluctuations related to the regular activities of the business or through normal course of trade;
 - b. a business that earns more than half of its annual net revenue from lending activities, unless the business is (1) a CDFI that is not a depository institution or a bank holding company, or (2) a Tribal enterprise lender that is not a depository institution or a bank holding company;
 - c. a business engaged in pyramid sales, where a participant's primary incentive is based on the sales made by an ever-increasing number of participants;
 - d. a business engaged in activities that are prohibited by federal law or, if permitted by federal law, applicable law in the jurisdiction where the business is located or conducted (this

- includes businesses that make, sell, service, or distribute products or services used in connection with illegal activity, unless such use can be shown to be completely outside of the business's intended market); this category of businesses includes direct and indirect marijuana businesses, as defined in Small Business Administration (SBA) Standard Operating Procedure (SOP) 50 10 6;² or
- e. a business deriving more than one-third of gross annual revenue from legal gambling activities, unless the business is a Tribal SSBCI participant, in which case the Tribal SSBCI participant is prohibited from using SSBCI funds for gaming activities, but is not restricted from using SSBCI funds for non-gaming activities merely due to an organizational tie to a gaming business.³ For purposes of Tribal SSBCI programs, "gaming activities" includes only "class II gaming" and "class III gaming" as these terms are defined under the Indian Gaming Regulatory Act (IGRA), 25 U.S.C. § 2703.

For a borrower participating in a loan/credit program:

- 4. The borrower is not:
 - a. an executive officer, director, or principal shareholder of the lender;
 - b. a member of the immediate family of an executive officer, director, or principal shareholder of the lender; or
 - c. a related interest or immediate family member of such an executive officer, director, or principal shareholder of the lender.

For the purposes of the above conflict of interest certification, the terms "executive officer," "director," "principal shareholder," "immediate family," and "related interest" refer to the same relationship to the lender as the relationships described in 12 C.F.R. part 215.

For an investee participating in a venture capital/equity program:

5. The investee is compliant with the venture capital program conflict of interest standards set forth in Section VIII.f of the SSBCI Capital Program Policy Guidelines. Briefly, these standards provide that no SSBCI insider, or a family member or business partner of an SSBCI insider, has a personal financial interest in the investee unless an exception specified in Section VIII.f of the SSBCI Capital Program Policy Guidelines applies. The terms "SSBCI insider," "family member," "business partner," and "personal financial interest" have the meanings set forth in Section VIII.f of the SSBCI Capital Program Policy Guidelines.

If an exception applies, it must be specified here:	
The undersigned is an authorized representative of the borrower or investee.	
Signature:	
Name:	
Title:	





Exhibit 2

Lender Use of Proceeds and Conflict of Interest Certification

		e State Small					sed for certain e satisfied.	
Leg	gal	name	of	lender		or	investor	
The	e lender or ii	nvestor hereby	certifies the	following to th	ne participatin	gjurisdiction	:	
1.	place und covered u	CI-supported der the protection the appropriate the appropriate to vestor.	ction of th proved pro	e approved pogram and th	program pri at is or was	or debt that owed by the	t is not	
2.	2. If the SSBCI-supported loan is a refinancing, it complies with all applicable SSBCI restrictions and requirements in Sections VII.f and VIII.f of the SSBCI Capital Program Policy Guidelines regarding refinancing and new extensions of credit, including that the SSBCI-supported loan is not a refinancing of a loan previously made to the borrower by the lender or an affiliate of the lender.							
3.	The lende	er or investo	r is not att	empting to e	enroll any po	ortion of an	SBA-guaranteed	
4.	complies		nture cap	ital program	conflict of	interest sta	he investment andards as set elines.	

The undersigned is an authorized representative of the lender or investor.

Signature:





Exhibit 3Sex Offender Lender/Borrower Certification

Under the State Small Business Credit Initiative (SSBCI), lenders and borrowers must certify that their principals have not been convicted of a sex offense against a minor. Legal \square : name of lender or borrower The lender or borrower hereby certifies the following to the participating jurisdiction: No principal of the entity listed above has been convicted of a sex offense against a minor (as such terms are defined in 34 U.S.C. § 20911). For the purposes of this certification, "principal" means the following: if a sole proprietorship, the proprietor; if a partnership, each partner; if a corporation, limited liability company, association, development company, or other entity, each director, each of the five most highly compensated executives, officers, or employees of the entity, and each direct or indirect holder of 20 percent or more of the ownership stock or stock equivalent of the entity. The undersigned is an authorized representative of the lender or borrower. Signature:

Date:





Exhibit 4

Borrower Certification Related to Business Enterprises Owned and Controlled by Socially and Economically Disadvantaged Individuals (SEDI-Owned Businesses)

This transaction is supported with funding provided through the State Small Business Credit Initiative (SSBCI), a federal program that supports small business lending and investment programs in states, the District of Columbia, territories, and Tribal governments (collectively known as participating jurisdictions). SSBCI programs are designed to expand access to capital, promote economic resiliency, and create new jobs and economic opportunity. SSBCI provides funding for participating jurisdictions to support businesses owned and controlled by socially and economically disadvantaged individuals

(SEDI-owned businesses). This certification provides documentation that an SSBCI loan or investment supported a SEDI-owned business. The information collected from this certification can only be used for purposes of the SSBCI program and must not be used for any other purposes (e.g., marketing, sale to third parties). The information collected must also not be used in a manner that violates any applicable anti-discrimination laws, including, but not limited to, the laws specified in Section IX.b of the Capital Program Policy Guidelines (Compliance with Civil Rights Requirements).

The borrower or investee is not required to provide this certification. The borrower or investee may identify all categories in groups (1) through (3) below that apply, including all subcategories in group (1) that apply.

Leg	al	name	of	borrower		or	investee	□:
The	borro	wer or investee	hereby cert	ifies to the lender	or investor	that it is a:		
1.	acce com	ss to credit of parable econd ☐ membershi	n reasonal omic circu p of a gro	owned and conble terms diminumstances, due oup that has been as within Amer	nished as one to their: en subjecto	compared ed to racia	to others in	ad their
]]])]	of American s ☐ membershi	glish profiresidence ociety; p of a fed residence	in an environn erally or state- in a rural comi	recognize			
	C		impacted	unity undergoi by the shift tov	_			9
		or member	ship of an	other under se	rved comr	nunity. ³ <u>W</u>	elcome to the CD	FI Fund





Exhibit 5 Privacy Notice Statement

Privacy Notice:

Information from this collection will be shared with the U.S. Department of the Treasury (Treasury). Treasury has published a Privacy and Civil Liberties Impact Assessment that describes what Treasury will do with the information your business provides in this application. It can be found on the Treasury website. If you have any questions about this document, please email Privacy@Treasury.gov.

Privacy Act Statement for Sole Proprietorships:

The Privacy Act of 1974 (Privacy Act) protects certain information that the federal government has about "individuals" (United States citizens and lawfully admitted permanent residents). The Privacy Act does not generally apply to businesses, but some federal courts have found that this law applies to sole proprietors (they are deemed "individuals" under the Privacy Act). If you, as the applicant, are a sole proprietor, you may have rights under the Privacy Act.

Authority: Small Business Jobs Act of 2010 (SBJA), Title III, 12 U.S.C. § 5701 et seq., as amended by the American Rescue Plan Act of 2021 (ARPA), section 3301; Executive Order No. 13985, Advancing Racial Equity and Support for Underserved Communities Through the Federal Government, 86 Fed. Reg. 7009 (January 25, 2021); and Interim Final Rule, State Small Business Credit Initiative; Demographics-Related Reporting Requirements, 87 Fed. Reg. 13628 (March 10, 2022).

Purpose: Information from this collection will be shared with Treasury. This information will be shared with Treasury so it can conduct oversight to ensure compliance with federal law, including requirements related to nondiscrimination and nondiscriminatory uses of federal funds. Treasury also receives this information (including any demographic information provided) to comply with reporting requirements under the authorities listed above and to advance fairness and opportunity in underserved communities in the allocation of federal resources.

Routine Uses: The information you furnish may be shared in accordance with the routine uses outlined in Treasury .013, Department of the Treasury Civil Rights Complaints and Compliance Review Files; Treasury .015, General Information Technology Access Account Records; and Treasury .017, Correspondence and Contact Information. For example, one routine use under Treasury .013 is to disclose pertinent information to appropriate agencies when Treasury becomes aware of a potential violation of civil or criminal law. Under this routine use, Treasury may disclose demographic information to the appropriate agencies if Treasury becomes aware of a violation of applicable antidiscrimination laws. More information about this and other routine uses can be found in the System of Records Notices (SORNs) listed above, which are posted on Treasury's website.

Disclosure: Providing this information is voluntary. However, failure to furnish the requested information (except for the demographic information) may result in the denial of your application. Providing demographic information is optional. If you decline to provide this information, it will not adversely affect your application.





Exhibit 6 SSBCI Demographics-Related Data Form

Legal name of borrower:	

This transaction is supported with funding provided through the State Small Business Credit Initiative (SSBCI), a federal program that supports small business lending and investment programs in states, the District of Columbia, territories, and Tribal governments (collectively, "participating jurisdictions"). SSBCI programs are designed to expand access to capital, promote economic resiliency, and create new jobs and economic opportunity.

Filling out this form and providing demographic information is optional; applicants are not required to provide the requested information but are encouraged to do so. The entity collecting this information cannot discriminate on the basis of whether an applicant provides this information, or based on any information provided on this form. If you decline to provide this information, it will not adversely affect your application.

The demographics-related information collected can only be used for purposes of the SSBCI program and must not be used for any other purposes (e.g., marketing, sale to third parties). The information collected must also not be used in a manner that violates any applicable

anti-discrimination laws, including, but not limited to, the following authorities: Title VI of the Civil Rights Act of 1964 (Title VI), 42 U.S.C. § 2000d-1 et seq., and Treasury's implementing regulations, 31 C.F.R. part 22; Section 504 of the Rehabilitation Act of 1973 (Section 504), 29

U.S.C. § 794; Title IX of the Education Amendments of 1972 (Title IX), 20 U.S.C. § 1681 et seq., and Treasury's implementing regulations, 31 C.F.R. part 28; the Age Discrimination Act of 1975, 42 U.S.C. § 6101 et seq., and Treasury's implementing regulations at 31 C.F.R. part 23.

If you believe you were discriminated against in connection with the provision of the information provided on this form, contact: Director, Office of Civil Rights and Diversity, U.S. Department of the Treasury, 1500 Pennsylvania Ave, N.W., Washington, DC 20220, or by email at cromplaints@treasury.gov.

PAPERWORK REDUCTION ACT NOTICE - OMB Control Number 1505-0227

An agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless it displays a valid control number assigned by OMB.

Applicants are encouraged to answer all of the questions below.

This information is being collected to help ensure that communities' small business credit needs are being fulfilled and allow SSBCI to analyze the populations that SSBCI funding is benefiting.

1. Minority-owned or controlled business status					
For purposes of this form, minority individual mea	ns a natura	al person	who identifies as		
American Indian or Alaska Native; Asian America	n; Black o	r African	American; Native		
Hawaiian or Other Pacific Islander; Hispanic or La	tino/a; or	one or mo	ore than one of these		
groups.					
For purposes of this form, an applicant is a minority-owned or controlled business if the					
business meets one or more of the following:					
(1) if privately owned, 51 percent or more is owned					
(2) if publicly owned, 51 percent or more of the stock is owned by minority individuals;					
(3) in the case of a mutual institution, a majority of					
the community which the institution services is pre-	dominantl	y compris	sed of minority		
individuals; or					
(4) one or more minority individuals have the pow	er to exerc	ise a cont	rolling influence over the		
business.					
Is the applicant a minority-owned or	☐ Yes	□ No	\square Prefer not to respond		
controlled business?					
2. Women-owned or controlled business status					
For purposes of this form, an applicant is a women	-owned or	controlle	<u>d business</u> if the business		
meets one or more of the following:					
(1) if privately owned, 51 percent or more is owned by females;					
(2) if publicly owned, 51 percent or more of the stock is owned by females;					
(3) in the case of a mutual institution, a majority of	the board	of directo	ors, account holders, and		
the community which the institution services is pre-	dominantl	y compris	sed of females; or		
(4) one or more individuals who are females have	he power	to exercis	e a controlling influence		
over the business.					
Is the applicant a women-owned or controlled	☐ Yes	□ No	☐ Prefer not to		
business?			respond		
3. Veteran-owned or controlled business status					
For purposes of this form, an applicant is a <u>veteran-owned or controlled business</u> if the business					
meets one or more of the following:					
(1) if privately owned, 51 percent or more is owned by veterans;					
(2) if publicly owned, 51 percent or more of the stock is owned by veterans;					
(3) in the case of a mutual institution, a majority of the board of directors, account holders, and					
the community which the institution services is predominantly comprised of veterans; or					
(4) one or more individuals who are veterans have the power to exercise a controlling influence					
over the business.					
Is the applicant a veteran-owned or controlled	☐ Yes	□No	☐ Prefer not to		
business?			respond		

Each principal owner of the applicant is encouraged to answer the questions below.

This information is being collected to help ensure that communities' small business credit needs are being fulfilled and allow SSBCI to analyze the populations that SSBCI funding is benefiting.

For purposes of this form, a <u>principal owner</u> of the applicant is a natural person who, directly or indirectly, through any contract, arrangement, understanding, relationship or otherwise, owns 25 percent or more of the equity of the business. If a trust owns, directly or indirectly, through any contract, arrangement, understanding, relationship or otherwise, 25 percent or more of the equity interests of the business, the trustee is a principal owner.

For each principal owner of the applicant, indicate which of the following categories the principal owner identifies with. Submit a separate copy of this table for each principal owner of the applicant (up to four).

1. Ethnicity			
☐ Hispanic or Latino/a	☐ Not Hispanic or Latino/a		
☐ Prefer not to respond	1		
2. Race (select all that apply)			
☐ American Indian or Alaska Native	☐ Black or African American		
☐ Asian	☐ Native Hawaiian or Other Pacific Islander		
☐ Indian	☐ Guamanian or Chamorro		
☐ Chinese	☐ Native Hawaiian		
☐ Filipino	☐ Samoan		
☐ Japanese	☐ Pacific Islander (Other)		
☐ Korean	☐ White		
☐ Vietnamese	☐ Prefer not to respond		
☐ Asian (Other)	-		
3. Middle Eastern or North African Ancestry			
☐ Middle Eastern or North African	☐ Not Middle Eastern or North African		
☐ Prefer not to respond			
4. Gender	5. Sexual Orientation		
☐ Female	☐ Gay or lesbian		
☐ Male	☐ Bisexual		
☐ Nonbinary	☐ Straight, that is, not gay, lesbian, or bisexual		
☐ Prefer to self-describe:	☐ Something else		
	☐ Prefer not to respond		
☐ Prefer not to respond			
6. Veteran Status			
☐ Veteran	☐ Non-veteran		